

# UNITED STATES BANKRUPTCY COURT DISTRICT OF PUERTO RICO

In re *HECTOR WILFREDO CARDWOOD CRUZ and  
GRISEL MARIA BURGOS BARRETO*

Case No. *05-12157 (ESL)*  
Chapter *13*

\_\_\_\_\_/ Debtor

## A M E N D E D SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	<i>Yes</i>	<i>1</i>	\$ <i>321,630.00</i>		
B-Personal Property	<i>Yes</i>	<i>13</i>	\$ <i>65,863.00</i>		
C-Property Claimed as Exempt	<i>Yes</i>	<i>1</i>			
D-Creditors Holding Secured Claims	<i>Yes</i>	<i>1</i>		\$ <i>354,275.25</i>	
E-Creditors Holding Unsecured Priority Claims	<i>Yes</i>	<i>4</i>		\$ <i>71,089.52</i>	
F-Creditors Holding Unsecured Nonpriority Claims	<i>Yes</i>	<i>5</i>		\$ <i>158,220.34</i>	
G-Executory Contracts and Unexpired Leases	<i>Yes</i>	<i>1</i>			
H-Codebtors	<i>Yes</i>	<i>1</i>			
I-Current Income of Individual Debtor(s)	<i>Yes</i>	<i>1</i>			\$ <i>5,454.56</i>
J-Current Expenditures of Individual Debtor(s)	<i>Yes</i>	<i>2</i>			\$ <i>4,766.68</i>
Total Number of Sheets in All Schedules ►		<i>30</i>			
Total Assets ►			\$ <i>387,493.00</i>		
Total Liabilities ►				\$ <i>583,585.11</i>	

## A M E N D E D

In re HECTOR WILFREDO CARDWOOD CRUZ and / Debtor Case No. 05-12157 (ESL)  
CRISTEL MARIA BURGOS BARRETO (if known)

## SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE <table border="1"> <tr> <td data-bbox="322 478 1136 604">           RELATIONSHIP  <b>DAUGHTER</b>  <b>DAUGHTER</b>  <b>SON</b> </td> <td data-bbox="1136 478 1576 636">           AGE  <b>10</b>  <b>4</b>  <b>2</b>            MONTH         </td> </tr> </table>		RELATIONSHIP <b>DAUGHTER</b> <b>DAUGHTER</b> <b>SON</b>	AGE <b>10</b> <b>4</b> <b>2</b> MONTH																																																																						
RELATIONSHIP <b>DAUGHTER</b> <b>DAUGHTER</b> <b>SON</b>	AGE <b>10</b> <b>4</b> <b>2</b> MONTH																																																																									
EMPLOYMENT: DEBTOR	SPOUSE																																																																									
Occupation <b>PASTRY CHEF</b>	<b>INSTRUCTOR</b>																																																																									
Name of Employer <b>OMNI ORLANDO RESORT</b>	<b>ESC MEDICINA SAN JUAN BAUTISTA</b>																																																																									
How Long Employed <b>5 MONTHS</b>	<b>8 MONTHS</b>																																																																									
Address of Employer <b>150 MUSTER BLVD. CHAMPIONSGATE FL 33896</b>	<b>APARTADO 4968 CAGUAS PR 00726-4968</b>																																																																									
Income: (Estimate of average monthly income) Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly) Estimated Monthly Overtime <b>SUBTOTAL</b>  <b>LESS PAYROLL DEDUCTIONS</b> a. Payroll Taxes and Social Security b. Insurance c. Union Dues d. Other (Specify): <b>Medical Plan - SSS -Empl Meal-</b> <b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>  <b>TOTAL NET MONTHLY TAKE HOME PAY</b>  Regular income from operation of business or profession or farm (attach detailed statement) Income from Real Property Interest and dividends Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above. Social Security or other government assistance Specify: Pension or retirement income Other monthly income Specify:  <b>TOTAL MONTHLY INCOME</b>  <b>TOTAL COMBINED MONTHLY INCOME</b> \$ <b>5,454.56</b> (Report also on Summary of Schedules)	<table border="1"> <tr> <th colspan="2">DEBTOR</th></tr> <tr> <td>\$</td><td><b>5,000.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>5,000.00</b></td></tr> <tr> <td>\$</td><td><b>908.66</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>100.54</b></td></tr> <tr> <td>\$</td><td><b>1,009.20</b></td></tr> <tr> <td>\$</td><td><b>3,990.80</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>3,990.80</b></td></tr> </table>	DEBTOR		\$	<b>5,000.00</b>	\$	<b>0.00</b>	\$	<b>5,000.00</b>	\$	<b>908.66</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>100.54</b>	\$	<b>1,009.20</b>	\$	<b>3,990.80</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>3,990.80</b>	<table border="1"> <tr> <th colspan="2">SPOUSE</th></tr> <tr> <td>\$</td><td><b>2,050.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>2,050.00</b></td></tr> <tr> <td>\$</td><td><b>424.82</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>161.42</b></td></tr> <tr> <td>\$</td><td><b>586.24</b></td></tr> <tr> <td>\$</td><td><b>1,463.76</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>0.00</b></td></tr> <tr> <td>\$</td><td><b>1,463.76</b></td></tr> </table>	SPOUSE		\$	<b>2,050.00</b>	\$	<b>0.00</b>	\$	<b>2,050.00</b>	\$	<b>424.82</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>161.42</b>	\$	<b>586.24</b>	\$	<b>1,463.76</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>0.00</b>	\$	<b>1,463.76</b>
DEBTOR																																																																										
\$	<b>5,000.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>5,000.00</b>																																																																									
\$	<b>908.66</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>100.54</b>																																																																									
\$	<b>1,009.20</b>																																																																									
\$	<b>3,990.80</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>3,990.80</b>																																																																									
SPOUSE																																																																										
\$	<b>2,050.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>2,050.00</b>																																																																									
\$	<b>424.82</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>161.42</b>																																																																									
\$	<b>586.24</b>																																																																									
\$	<b>1,463.76</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>0.00</b>																																																																									
\$	<b>1,463.76</b>																																																																									

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

## A M E N D E D

In re HECTOR WILFREDO CARDWOOD CRUZ and  
GRISSEL MARIA BURGOS BARRETO / DebtorCase No. 05-12157 (ESL)  
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	600.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	80.00
Water and sewer	\$	20.00
Telephone	\$	50.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	150.00
Clothing	\$	25.00
Laundry and dry cleaning	\$	20.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	6.00
Insurance (not deducted from wages or included in home mortgage payments)	\$	0.00
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	60.00
Other <b>SOCIAL SECURITY (SELF EMPLOYED)</b>	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)	\$	0.00
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)	\$	0.00
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: <b>School Tuition and Child Care</b>	\$	0.00
Other: <b>Cable</b>	\$	40.00
Other:	\$	0.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	\$	<b>1,151.00</b>

## (FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly Income	\$	5,454.56
B. Total projected monthly expenses	\$	4,766.68
C. Excess Income (A minus B)	\$	687.88
D. Total amount to be paid into plan each: <b>Monthly</b>	\$	687.88

## A M E N D E D

In re HECTOR WILFREDO CARDWOOD CRUZ and  
GRISSEL MARIA BURGOS BARRETO / DebtorCase No. 05-12157 (ESL)  
(if known)

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR'S SPOUSE

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Rent or home mortgage payment (include lot rented for mobile home)	\$	1,593.43
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	150.00
Water and sewer	\$	50.00
Telephone	\$	100.00
Other <i>Security, Waste, Beeper entrance</i>	\$	100.00
Other	\$	0.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	100.00
Food	\$	600.00
Clothing	\$	20.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	50.00
Transportation (not including car payments)	\$	100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	24.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other <i>SOCIAL SECURITY (SELF EMPLOYED)</i>	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: <i>School Tuition and Child Care</i>	\$	668.25
Other: <i>Cable</i>	\$	60.00
Other:	\$	0.00
<b>TOTAL MONTHLY EXPENSES</b> (Report also on Summary of Schedules)	\$	<b>3,615.68</b>